

PREPARED BY AND RETURN TO: BRIAN L. DAVIS - ATTORNEY 48 STATELINE RD.W.
SOUTHAVEN, MS 38671 (601) 393-8542

WARRANTY DEED

BOOK 280 PAGE 744

THIS INDENTURE, made and entered into this January 18, 1995, by and between, ROBERT E. RAY and GAIL F. RAY, husband and wife, herein called Grantor, and E. GASTON MCCORMICK, III. and ELLEN A. MCCORMICK, husband and wife, joint tenants with the right of survivorship and not as tenants in common, herein called Grantee,

WITNESSETH: That for and In consideration of Ten Dollars (\$10.00), cash in hand paid, and other good and valuable considerations, the receipt of which is hereby acknowledged, the Grantor has bargained and sold and does hereby bargain, sell, convey and confirm unto the Grantee the following described real estate, situated and being in, County of DESOTO, State of Mississippi:

Lot 112, Section B, Hernando Estates Subdivision, located in Section 7, Township 3 South, Range 7 West, as shown on plat of said subdivision of record in Plat Book 6, Page 9, Chancery Clerk's Office, Desoto County, Mississippi, to which plat reference is hereby made for a more particular description of said lot.

Being the same property conveyed by Deed of record recorded in Book 260, Page 244 in the Chancery Clerk's Office of DESOTO County, Mississippi.

TO HAVE AND HOLD the aforesaid real estate together with all the appurtenance and hereditaments thereunto belonging or in any wise appertaining unto the Grantee, his heirs, successors and assigns in fee simple forever.

The Grantor does hereby covenant with the Grantee that he is lawfully seized in fee of the aforesaid real estate; that he has good right to sell and convey the same; that the same is unencumbered, with the exception of the following:

1. TAXES FOR THE CURRENT YEAR SHALL BE PRORATED.

STATE MS.-DESOTO CO.
FILED

JAN 19 12 55 PM '95

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W.E. DAVIS CH. CLK.

by N. Graham, Jr.

and that the title and quiet possession thereto it will warrant and forever defend against the lawful claims of all persons.

The reference to singular person shall mean more than one person where applicable, and pronouns shall be construed according to their proper gender and number according to the context hereof.

WITNESS the signature of the Grantor the day and year first above written.

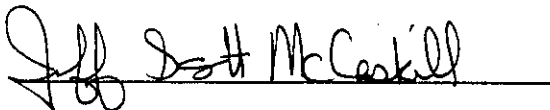
Robert E. Ray
ROBERT E. RAY

Gail F. Ray
GAIL F. RAY

COUNTY OF DESOTO

Before me, Notary public in and for said State and County, duly commissioned and qualified, personally appeared ROBERT E. RAY and GAIL F. RAY person(s) described in and who executed the foregoing instrument, acknowledged ROBERT E. RAY and GAIL F. RAY that (t)he(y)(she) executed, signed and delivered the foregoing on the day and year therein mentioned; the same for the purposes therein contained.

WITNESS my hand and Notarial Seal at office this 18th day of January, 1995.



NOTARY PUBLIC

My Commission Expires: August 22, 1997

GRANTEE'S ADDRESS AND PHONE:

7472 BRIDGEWATER DRIVE, SOUTHAVEN, MS 38671

HOME PHONE 601-342-1045

WORK PHONE N/A

GRANTOR'S ADDRESS AND PHONE: 1393 BILOXI, HERNANDO, MS 38632

HOME PHONE 601-429-5455

WORK PHONE 601-895-4760

Property Address: 1393 BILOXI, HERNANDO, MS 38632

Mail tax bill to: NORWEST MORTGAGE, INC., P.O. BOX 5137, DES MOINES, IA 50306-5137

Parcel No. Title No. File No. 7344 FHA/VA Case No.

This instrument prepared by and return to: Brian L. Davis, 48 Stateline Road, Southaven, MS 38671 Phone (601)393-8542